

You should consider the investment objectives, risks, and charges and expenses of the variable product and its underlying fund options, or mutual funds offered through a retirement plan, carefully before investing. The prospectuses/ prospectus summaries/information booklets contain this and other information, and can be obtained by contacting your local representative. Please read the prospectuses carefully before investing.

ING Transition Counseling

Are you a new employee? Retiring? Changing jobs? A beneficiary of retirement plan assets?
If so, ING Transition Counseling can help. Call us today.

Caught up in life's changes?

Switching jobs. Getting ready to retire. Death in the family. All can prove to be quite challenging. And in the middle of it all, one of the questions you'll be asked is, "What do you want to do with the money in your retirement plan?" Keep in mind that:

- This money may be one of your largest assets;
- It may be your primary source of income in retirement;
- You can preserve more of your hard-earned savings by protecting it from unnecessary taxation by keeping your investment with ING, instead of withdrawing it.

Variable annuities are long-term investments designed for retirement purposes. Early withdrawals may be subject to a deferred sales charge and, if taken prior to age 59½, a 10% federal penalty may apply. Money distributed from the annuity will be taxed as ordinary income in the year the money is received. Account values fluctuate with market conditions and, when surrendered, the principal may be worth more or less than the original amount invested.

What makes sense for you?

When it comes to money and investing, what makes sense for one person may not for another. That's why at ING we offer versatile solutions that allow you to pick and choose what makes sense to you personally.

Just a phone call away, the staff of investment specialists at ING are able to provide you with the information you need to:

- Understand your options
- Know your rights

- Help protect your money from unnecessary taxes through innovative tax strategies
- Save and invest with confidence

Best of all, this no-obligation service is available at absolutely no cost to you. Prospectuses containing more complete information, including charges and expenses, are available. Please read them carefully before you invest or send money.



www.ingretirementplans.com

We do not offer legal or tax advice. Seek the advice of a tax attorney or of a tax advisor prior to making a tax-related insurance/investment decision.

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